



FESTIVE CAMPAIGN 2025 (“Campaign”) TERMS AND CONDITIONS

This Campaign is organised by Malayan Banking Berhad (Company Registration No.: 196001000142) and Maybank Islamic Berhad (Company Registration No: 200701029411) (collectively referred to as “**Maybank**”). By participating in this Campaign, the **Eligible Participant(s)** (as defined below) hereby expressly agrees to be bound by these terms and conditions (“**Terms and Conditions**”) and any decision made by Maybank in respect of the Campaign shall be final and binding.

1.0 The Campaign Period

This Campaign commences from 1st January 2025 and will end on 30th April 2025 (“**Campaign Period**”), both dates inclusive.

2.0 Eligibility Criteria

2.1 This Campaign is open to all new and existing Maybank Privilege customers aged 18 years and above, and applicable to both Malaysian and non-Malaysian citizens who fulfil both of the following requirements:

(a) **Maybank Privilege** customers who open **and/or** maintain:

- (i) Any combination or single product of Deposits//Investment Accounts and the investment must be between RM50,000 to RM250,000; **OR**
- (ii) Any combination or single product of financing, Deposits/Investment Accounts and the investment must be between RM250,000 to RM1,000,000; **and**

(b) is not an employee of Maybank and its group of companies.

[hereinafter will be referred to as “**Eligible Participant(s)/Winner(s)**”]

3.0 Campaign Details

3.1 Participating Products

Participating Product Category	Qualifying Criteria
INVESTMENT	Refer to Clause 4.1
LIFE INSURANCE/FAMILY TAKAFUL	Refer to Clause 4.2
MORTGAGE	Refer to Clause 4.3
DEPOSIT/INVESTMENT ACCOUNT	Refer to Clause 4.4
MAYBANK ISLAMIC GOLD ACCOUNT-I (MIGA-i)	Refer to Clause 4.5
NEW MAYBANK PRIVILEGE ONBOARDING	Refer to Clause 4.6
NEW ISLAMIC WEALTH MANAGEMENT (IWM) TAGGING	Refer to Clause 4.7

[hereinafter referred to as the “**Participating Product(s)**”]

3.2 Campaign Rewards

The Campaign Rewards are as set out below:

No.	Prize Category	Rewards
(a)	Bi-Monthly Grand Prize	10x Gold Bar worth RM5,000 each (January to February 2025), based on a random draw basis.
		10x Gold Bar worth RM5,000 each (March to April 2025), based on a random draw basis.
(b)	500 Prizes	50x Barry Smith 20" Luggage worth RM200 each, based on a random draw basis.
		100x Barry Smith Duffel Backpacks worth RM150 each, based on a random draw basis.
		150x Panasonic Blender worth RM100 each, based on a random draw basis.
		200x Tumbler Tea Set worth RM50 each, based on a random draw basis.
(c)	Investment	Eligible Participants with minimum single/combined investment amount of RM20,000 and above (minimum RM250,000 for Retail Bond/Sukuk) with minimum sales charge of 1.5% for Unit Trust/Shariah Compliant Unit Trust Funds & Structured Product/ Islamic Structured Products, 1.3% for Retail Bond/Retail Sukuk as per Clause 4.1, will earn entries to Bi-Monthly Grand Prize and 500 Prizes.
(d)	Life Insurance/Takaful	Eligible Participants with minimum Annualized First Year Premium/Contribution (AFYP/AFYC) of RM3,000 and above or minimum Single Premium of RM10,000 and above as per Clause 4.2, will earn entries to the Bi-Monthly Grand Prize and 500 Prizes.
(e)	Mortgage	Eligible Participants with minimum accepted home loan/financing of RM300,000 and above as per Clause 4.3, will earn entries to Bi-Monthly Grand Prize and 500 Prizes.
(f)	Deposit and Funding/ Investment Account	Eligible Participants who open a Premier 1 Account (PM1)/Premier Mudharabah Account-i (PMA-i) during the Campaign Period and maintain a minimum Average Daily Balance (ADB) growth of RM50,000 & above throughout the Campaign Period as per Clause 4.4, will earn entries to the Bi-Monthly Grand Prize and 500 Prizes.
(g)	Maybank Islamic Gold Account-i (MIGA-i)	Eligible Participants with minimum investment of RM15,000 and above in a single/combined transaction during the Campaign Period as per Clause 4.5 will earn entries to the Bi-Monthly Grand Prize and 500 Prizes.
(h)	New Maybank Privilege Onboarding	First two hundred (200) Eligible Participants who onboard to Maybank Privilege and take up any Participating Products during the Campaign Period as per Clause 4.6, will be rewarded with a Petronas Gift Card worth RM80 each, on a first-come, first-served basis.
(i)	New Islamic Wealth Management (IWM) Tagging	Top one hundred (100) IWM tagged Eligible Participants who take up Shariah compliant/ Islamic Participating Products as per Clause 4.7, during the Campaign Period will be rewarded with a Petronas Gift Card worth RM80 each.

[hereinafter referred to as the “Campaign Reward(s)”]

3.3 Campaign Mechanics

- 3.3.1 Eligible Participants will be eligible for the Campaign Reward subject to the fulfilment of the Qualifying Criteria for each product as set out below in Clause 4.1; 4.2; 4.3; 4.4; 4.5; 4.6; and/or 4.7.
- 3.3.2 Entries are automatically tracked. No Campaign entry forms or registration are required.
- 3.3.3 Campaign Reward for 3.2 (a) Bi-Monthly Grand Prize and (b) 500 Prizes are subject to number of entries as set out in Clause 4.1; 4.2; 4.3; 4.4 and/or 4.5
- 3.3.4 Campaign Reward for 3.2 (c) Investment is subject to Qualifying Criteria as set out in Clause 4.1 below.
- 3.3.5 Campaign Reward for 3.2 (d) Life Insurance/Takaful is subject to Qualifying Criteria as set out in Clause 4.2 below.
- 3.3.6 Campaign Rewards for 3.2 (e) Mortgage is upon the acceptance of the loan/financing as set out in Clause 4.3 below.
- 3.3.7 Campaign Rewards for 3.2 (f) Deposit/Investment Account is subject to the Qualifying Criteria as set out in Clause 4.4 below.
- 3.3.8 Campaign Rewards for 3.2 (j) MIGA-i is subject to the Qualifying Criteria as set out in Clause 4.5 below.
- 3.3.9 Each Eligible Participant is entitled to receive multiple Campaign Rewards except for the Bi-Monthly Grand Prize and 500 Prizes. Each Eligible Participant can either win the Bi-Monthly Grand Prize or 500 Prizes only once, based on a random draw basis.
- 3.3.10 The entitlement of Eligible Participants to the Campaign Reward will be determined within three (3) months after the end of the Campaign Period (i.e. 31st July 2025).

4.0 Campaign Terms and Conditions - Participating Products

4.1 Investment

Participating Product Category	Type/Description of Participating Products	Qualifying Criteria	Bi-Monthly Grand Prize and 500 Prizes Entries								
INVESTMENT	(a) Unit Trust/Shariah Compliant Unit Trust funds (minimum sales charge of 1.5%) ¹	Minimum investment of RM20,000 and above (RM250,000 for Retail Bond/Sukuk) in a single or combined transaction(s) during the Campaign Period.	<table border="1"> <thead> <tr> <th>Investment Amount</th> <th>No. of Entries</th> </tr> </thead> <tbody> <tr> <td>RM20,000 - RM99,999</td> <td>10x</td> </tr> <tr> <td>RM100,000 - RM299,999</td> <td>15x</td> </tr> <tr> <td>RM300,000 & above</td> <td>20x</td> </tr> </tbody> </table>	Investment Amount	No. of Entries	RM20,000 - RM99,999	10x	RM100,000 - RM299,999	15x	RM300,000 & above	20x
	Investment Amount			No. of Entries							
	RM20,000 - RM99,999			10x							
	RM100,000 - RM299,999			15x							
RM300,000 & above	20x										
(b) Structured Products/Islamic Structured Products (minimum sales charge of 1.5%)											
(c) Retail Bonds/Retail Sukuk (minimum sales charge of 1.3%)											
¹ Note: Excluding Amanah Saham Nasional Berhad (ASNB) variable funds											

4.1.1 The Campaign is open to the following three (3) types of investment products:

	Types of Investment Products	Description
(a)	Unit Trust/Shariah Compliant Unit Trust funds	Open to Unit Trust/Shariah Compliant Unit Trust funds (exclude ASNB variable funds) with minimum 1.5% sales charge
(b)	Structured products/Islamic Structured products	Open to all Structured Products/Islamic Structured Products distributed by Maybank with minimum 1.5% sales charge
(c)	Retail Bonds/Retail Sukuk	Open to all Retail Bonds/Retail Sukuk with minimum 1.3% sales charge

[hereinafter referred to as “Investment Product(s)”]

4.1.2 Eligible Participants must make an investment on any of the Investment Product(s) with a minimum of RM20,000 in a single or combined transaction(s) during the Campaign Period.

4.2 Life Insurance / Family Takaful

Participating Product Category	Type/Description Participating Products	Qualifying Criteria	Bi-Monthly Grand Prize and 500 Prizes Entries	
			Premium/Contribution Amount	No. of Entries
Life Insurance/ Takaful	(a) Smart Wealth (b) Smart Waris (c) Smart Cash Xtra (d) Smart Flexi Plus (e) Takaful Smart Plus (f) Smart Family Medic (g) Smart Saver Xtra (h) Smart Income (i) Smart Golden Life (j) Dynamic Invest (Single Premium)	Minimum basic AFYP/AFYC of RM3,000 (regular premium/contribution) or minimum RM10,000 (single premium - Dynamic Invest) during the Campaign Period	RM3,000 - RM9,999	5x
			RM10,000 - RM19,999	10x
			RM20,000 & above	15x

4.2.1 The Campaign is open to the following selected Life Insurance policies/Takaful certificates:

Regular Premium/Contribution	(a) Smart Wealth (b) Smart Waris (c) Smart Cash Xtra (d) Smart Flexi Plus (e) Takaful Smart Plus (f) Smart Family Medic (g) Smart Saver Xtra (h) Smart Income (i) Smart Golden Life
Single Premium	(j) Dynamic Invest

[hereinafter referred to as “Life Insurance or Takaful Products”]

4.2.2 Eligible Participants are required to sign-up for new Life Insurance or Family Takaful Products with the minimum premium/contribution amount of Annualized First Year Premium/Contribution (“AFYP/AFYC”) of RM3,000 or minimum RM10,000 (single premium - Dynamic Invest) during the Campaign Period.

4.2.3 The minimum premium/contribution amount of basic AFYP/AFYC applies to Regular Premium/Contribution per policy/certificate issuance, and Single Premium for ‘Dynamic Invest’, inclusive of the Enricher Premium/Contribution.

4.2.4 The premium/contribution amount is not inclusive of Single or Regular Top-Up for all Life Insurance/Family Takaful Products.

4.2.5 Payment method: Annual Payment Mode (“APM”) and Half Yearly Payment Mode (“HPM”) with payment made from Maybank Credit Card/Ikhwan Card or transfer of fund from Maybank savings or current account.

4.2.6 All Life Insurance policies or Family Takaful certificates are subjected to a free look period. Cancelled or surrendered policies/certificates during the Campaign Period will not be considered for the Campaign Rewards.

4.3 Mortgage

Participating Product Category	Type/Description of Participating Products	Qualifying Criteria	Bi-Monthly Grand Prize and 500 Prizes Entries							
Mortgage	Open to: <ul style="list-style-type: none"> • Finance purchase of completed or under construction residential and commercial properties via subsales or direct from developer; • Refinancing; redraw, remortgage • Overseas Mortgage Loans, Foreign Currency Offshore Property Financing-i (“FCOPF-i”); • Conventional and Islamic financing; 	Minimum home financing acceptance of RM300,000 and above during the Campaign Period.	<table border="1"> <thead> <tr> <th>Loan/Financing Amount</th> <th>No. of Entries</th> </tr> </thead> <tbody> <tr> <td>RM300,000 - RM599,999 (or equivalent)</td> <td>5x</td> </tr> <tr> <td>RM600,000 & above (or equivalent)</td> <td>10x</td> </tr> </tbody> </table>	Loan/Financing Amount	No. of Entries	RM300,000 - RM599,999 (or equivalent)	5x	RM600,000 & above (or equivalent)	10x	
			Loan/Financing Amount	No. of Entries						
			RM300,000 - RM599,999 (or equivalent)	5x						
RM600,000 & above (or equivalent)	10x									

- 4.3.1 The Campaign is open to new Mortgage Loan/Islamic Home Financing facilities for completed or under construction residential and commercial properties amounting to a minimum of RM300,000.
- 4.3.2 Recognition of Conventional/Islamic Home Financing facilities is based on acceptance date of the offer during the Campaign Period or one month after the Campaign Period (i.e 31st May 2025).
- 4.3.3 The determination of winners will be subject to the execution of the loan/financing security documents during or within one month after the Campaign Period ends.

4.4 Deposit/Investment Account

Participating Product Category	Type/Description of Participating Products	Qualifying Criteria	Bi-Monthly Grand Prize and 500 Prizes Entries	
Deposit/ Investment Account	Open to Eligible Participants who newly open a PM1/PMA-i account during the Campaign Period.	Maintain a minimum Average Daily Balance (ADB) growth of RM50,000 & above throughout the Campaign Period.	ADB Growth Amount	No. of Entries
			RM50,000 - RM149,999	5x
			RM150,000 & above	10x

4.4.1 The Campaign is open to the following Eligible Participants (“Account Holders”):

- Who open a new PM1 or PMA-i (hereinafter collectively referred to as “Account(s)”), which may consist of individuals or joint account holders; and
- Whose Account(s) have not been suspended or terminated by Maybank. Dormant accounts shall not be considered; and
- Who have not breached any agreement with Maybank.

**Maybank is a member of PIDM. Premier 1 Account is protected by PIDM up to RM250,000 for each depositor. Premier Mudharabah Account-i is not protected by PIDM. Please refer to the list of insured deposits displayed at www.maybank2u.com.my for further details.*

4.4.2 Eligible Participants are expected to have a minimum Incremental Average Daily Balance (“ADB”) growth of RM50,000 for the respective month.

4.4.3 For any joint account, only the successful primary account holder will be entitled to the entries.

4.4.4 Eligible Participants would not be eligible for the Campaign Reward in the event that the Account is closed before the fulfilment of the reward.

4.4.5 ADB Growth in the Account refers to the difference in the ADB during the Campaign Period as compared to the ADB in the Account for the month of December 2024 (“Baseline”). For new accounts, the baseline will be RM0.

4.4.6 Average Daily Balance (“ADB”) Calculation

- Baseline shall be RM0 for new Account.
- For new Account opened during the Campaign Period, the ADB is calculated based on Sum of Daily End Balances from the account opening date until 30th April 2025.

Example:

$$ADB\ Growth = \frac{\text{Sum of Daily End Day balances from account open until 30}^{th}\ \text{April 2025}}{\text{No of Days (From account open until 30}^{th}\ \text{April 2025)}}$$

4.5 MIGA-i

Participating Product Category	Type/Description of Participating Products	Qualifying Criteria	Bi-Monthly Grand Prize and 500 Prizes Entries						
MIGA-i	Open to new and existing MIGA-i account holders with minimum MIGA-i investment of RM15,000 and above in a single or combined transaction during the campaign period.	Based on minimum MIGA-i investment of RM15,000 and above in a single or combined transaction during the campaign period.	<table border="1"> <thead> <tr> <th>Investment Amount</th> <th>No. of Entries</th> </tr> </thead> <tbody> <tr> <td>15,000 - 49,999</td> <td>5x</td> </tr> <tr> <td>50,000 & above</td> <td>10x</td> </tr> </tbody> </table>	Investment Amount	No. of Entries	15,000 - 49,999	5x	50,000 & above	10x
Investment Amount	No. of Entries								
15,000 - 49,999	5x								
50,000 & above	10x								

- 4.5.1 The Campaign is open to Eligible Participants with minimum MIGA-i investment of RM15,000 and above in a single or combined transaction during the Campaign Period.

4.6 New Maybank Privilege Onboarding

Participating Product Category	Type/Description of Participating Products	Qualifying Criteria	Rewards
New Maybank Privilege Onboarding	First 200 Eligible Participants who onboard to privilege service and take up any participating products.	Take up any of the participating product and fulfil the minimum criteria for respective products.	Petronas Gift Card worth RM80 each.

- 4.6.1 This Campaign is open to first 200 Eligible Participants who onboard to Maybank Privilege and take up any participating products.
- 4.6.2 Eligible Participants are required to take up any of the participating products and fulfil the minimum criteria for respective products.
- 4.6.3 First 200 Eligible Participants who onboard to Maybank Privilege and take up any of the participating products during the Campaign Period will be rewarded with a Petronas Gift Card worth RM80 each.

4.7 New Islamic Wealth Management (IWM) Tagging

Participating Product Category	Type/Description of Participating Products	Qualifying Criteria	Rewards
New Islamic Wealth Management (IWM) Tagging	First 100 newly IWM tagged Eligible Participants who take up participating Islamic products.	Take up any of the participating products and fulfil the minimum criteria for respective products.	Petronas Gift Card worth RM80 each

- 4.7.1 The Campaign is open to First 100 newly IWM tagged Eligible Participants who take up participating Islamic products.
- 4.7.2 Eligible Participant is required to take up any of the participating products and fulfil the minimum criteria for respective products.
- 4.7.3 First 100 newly IWM tagged Eligible Participants and take up participating Islamic products during the Campaign Period will be rewarded with a Petronas Gift Card worth RM80 each.

Participating Product Category	Type/Description of Participating Product	Qualifying Criteria
INVESTMENT	1. Shariah Compliant Unit Trust funds ¹ 2. Islamic Structured Products <i>¹Note: Excluding Amanah Saham Nasional Berhad (ASNB) variable funds</i>	Minimum investment of RM20,000 and above in a single or combined transaction(s) during the Campaign Period with a minimum sales charge of 1.5%
	3. Retail Sukuk	Minimum investment of RM250,000 and above in a single or combined transaction(s) during the Campaign Period with a minimum sales charge of 1.3%
	4. MIGA-i	Minimum investment of RM15,000 and above in a single or combined transaction(s) during the Campaign Period
TAKAFUL	(a) Smart Waris (b) Takaful Smart Plus (c) Smart Income	Minimum Basic Annualized First Year Contribution (AFYC) of RM3,000 and above during the Campaign Period (regular contribution)

5 Campaign Rewards Fulfilment

- 5.1 All Campaign Rewards are not exchangeable for cash, credit or kind. Maybank has the right to replace the Campaign Rewards with item(s) of equivalent value with twenty-one (21) calendar days' prior notice through the Maybank Privilege Maybank2u web page at maybank.my/privilege.
- 5.2 The entries received for the Bi-Monthly Grand Prize and 500 Prizes of each Eligible Participant can be overlapped across multiple products if they meet the Qualifying Criteria during the Campaign Period.
- 5.3 Maybank is not the supplier of the Campaign Rewards and makes no warranty or representation as to the quality, merchantability **and/or** the fitness for purpose of the gifts provided and shall not be responsible for any defect or any other loss or damage that may be suffered in connection with the Campaign Rewards. Any dispute over the Campaign Rewards provided by the merchant should be resolved directly between Eligible Participants and the respective merchants.
- 5.4 The image(s) of the Campaign Rewards item (if any) in any brochure, marketing or Campaign material relating to this Campaign is for illustrative purposes only.
- 5.5 Eligible Participants who are successful winners of the Campaign Rewards will be contacted within four (4) months after the end of the Campaign Period i.e. by 31st August 2025. The winners will be contacted by a Maybank Personal Financial Advisor from a Maybank branch to assist them on fulfilment of the Campaign Rewards. Three (3) call attempts will be made to the winners based on the current information registered with Maybank and failure to reach the said Eligible Participants will entitle Maybank to select a new winner as replacement.
- 5.6 Once the winners are contacted as stated above in Clause 5.4, the winners will need to verify their home/email address for the purpose of sending the letter of notification, informing the winners of their entitlement.
- 5.7 The winners shall have twenty-one (21) calendar days to respond to the letter of notification upon receipt and claim the Campaign Rewards, after which any unclaimed Campaign Rewards will be deemed void.
- 5.8 Delivery of Campaign Rewards to the winners' branches will be handled by Maybank's appointed courier service company within one (1) month after the winners have responded to the letter of notification.
- 5.9 Maybank, its related corporations, employees and/or independent contractors shall not be liable for any loss, injury, liabilities, expense or damage whatsoever or howsoever incurred or sustained by the selected winner and/or any other person by reason of, arising from or in connection with the Campaign and/or the usage of the gift and/or of any service, product or facility of any merchant or any transaction that are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or for any other reason.

6.0 General Terms and Conditions

- 6.1 Maybank shall not be responsible or held liable in respect of technical failures of any kind whatsoever, intervention, interruptions, and/or electronic or human errors in the administration and/or processing of the transaction performed via the MAE app, Maybank2u Biz, Maybank2u, or Maybank2e provided the same is not caused by Maybank.
- 6.2 Maybank reserves the right to withdraw, cancel, suspend, extend or terminate this Campaign earlier in whole or in part and reserves the right to modify any of the terms and conditions contained herein, from time to time by giving at least minimum of twenty-one (21) days (“day” shall have the same meaning as calendar day) prior notice thereof, the notice of which shall be posted through Maybank2u website at www.maybank2u.com.my or through any other channel determined appropriate by Maybank. It shall be the responsibility of the Eligible Participants to be informed of or otherwise seek out any such notice validly posted.
- 6.3 By participating in this Campaign, Eligible Participants agree to access the Maybank2u website at www.maybank2u.com.my on a regular basis to view the terms and conditions herein and seek clarification from Maybank should any of the Terms & Conditions be not fully understood.
- 6.4 By participating in this Campaign, Eligible Participants agree to be bound by the Terms and Conditions herein and agree and consent to allow his/her personal data being collected, processed and used by Maybank in accordance with the Maybank Privacy Statement, which may be viewed on www.maybank2u.com.my (“Maybank’s Privacy Statement”) and the PDPA Form for Individual Customers.

In addition and without prejudice to the terms in the Maybank’s Privacy Statement and the PDPA Form for Individual Customers, Eligible Participants agree and consent to his/her personal data or information being collected, processed and used by Maybank for:

- a) the purposes of the Campaign; and
- b) marketing and promotional activities conducted by Maybank, including but not limited to any form of advertising or publicity media and materials such as audio and/or visual recordings published through newspapers, television networks, radio stations or online and digital media and on the Internet. Marketing and promotion activities include without limitation the use and/or publication of any details provided in and/or in connection to the entries, interviews material as well responses and related photographs. In this regard, Eligible Participants agree to co-operate and participate in all advertising and publicity activities of Maybank in relation to the Campaign.

*Note: “PDPA” refers to Personal Data Protection Act (2010).

- 6.5 Maybank and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank for the purposes of this Campaign) shall not be liable to Eligible Participants in this Campaign for any direct, indirect, special or consequential loss or damage (including but not limited to, loss of income, profits or goodwill) arising from or in connection with this Campaign unless caused by any gross negligence or omission by Maybank.



- 6.6 Maybank shall not be liable for any default of its obligation under this Campaign due to any force majeure events which include but not limited to acts of God, civil commotion, acts of war, strike, riot, lockout, industrial action, fire, flood, drought, storm, epidemic and pandemic or any events and circumstances of whatever nature beyond the reasonable control of Maybank.
- 6.7 Maybank may disqualify/reject any Eligible Participant who does not comply with the terms and conditions stated herein and/or are found or suspected to be tampering with the Campaign and/or its process or the operations of this Campaign which includes fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Campaign.
- 6.8 These Terms and Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.

For information, enquiries, feedback and/or complaints related to this Campaign, please contact Maybank's Customer Care hotline at 1 300 88 6688 or +603 7844 3696. Alternatively for feedback and/or complaints, Eligible Participants may choose to e-mail Maybank via the feedback form at Maybank2u website www.maybank2u.com.my.